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**Statement of the National Association of Mutual Insurance Companies
To Members of the Insurance Committee**

House Bill 7126 – Transportation Network Companies

March 2, 2017

On behalf of National Association of Mutual Insurance Companies (NAMIC)¹ members, I am writing to comment on House Bill 7126 which addresses the subject of Transportation Network Companies (TNCs). NAMIC asks that as the Committee considers insurance-related provisions of TNC legislation it include provisions to ensure that consumers are informed sufficiently to make decisions and are covered by appropriate insurance.

As ride-sharing issues have been discussed across the country, a deliberative and carefully considered national approach was set forth in model legislation adopted in July 2015 by the National Conference of Insurance Legislators (NCOIL). The "Model Act to Regulate Insurance Requirements for Transportation Network Companies and Transportation Network Drivers" (NCOIL Model TNC Act) addresses essential components for handling TNC insurance-related issues.

House Bill 7126 differs from the NCOIL Model TNC Act. When wording and approaches deviate from a Model, it may raise questions about whether and how the intent and the substantive requirements differ from what is required elsewhere. It may result in less certainty in the market and it may impact negatively the ability of business to operate consistently and confidently. NAMIC urges the Insurance Committee to amend the Connecticut bill to track with the NCOIL Model TNC Act.

Thank you for the opportunity to offer comments on this legislation.

Respectfully,



Cate Paolino
Director – State Affairs, Northeast Region
National Association of Mutual Insurance Companies (NAMIC)

¹ NAMIC is the largest property/casualty trade association in the country, serving regional and local mutual insurance companies on main streets across America as well as many of the country's largest national insurers. NAMIC consists of more than 1,400 property/casualty insurance companies serving more than 170 million auto, home and business policyholders, with more than \$230 billion in premiums and accounting for 43 percent of the auto insurance market nationwide. In Connecticut, NAMIC members write over 34% of the automobile insurance market.